

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Ronald Kucharski § Case No. 15-36735
Mary Kucharski §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 270,849.00 (Without deducting any secured claims)	Assets Exempt: 11,740.00
Total Distributions to Claimants: 2,919.50	Claims Discharged Without Payment: 10,292,422.62
Total Expenses of Administration: 1,080.50	

3) Total gross receipts of \$ 4,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 4,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 243,938.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,080.50	1,080.50	1,080.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	9,994,977.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	52,324.00	16,178.12	16,178.12	2,919.50
TOTAL DISBURSEMENTS	\$ 10,291,239.00	\$ 17,258.62	\$ 17,258.62	\$ 4,000.00

4) This case was originally filed under chapter 7 on 10/29/2015 . The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/05/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2000 John Deere 4200	1129-000	4,000.00
TOTAL GROSS RECEIPTS		\$ 4,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	BMO Harris BANK Attn: Bankruptcy Dept. Po Box 94034 Palatine IL 60094		15,467.00	NA	NA	0.00
2	Grundy BANK Attn: Bankruptcy Dept. 201 Liberty St Morris IL 60450		193,472.00	NA	NA	0.00
3	Grundy BANK		34,999.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Acct #: NULL		0.00	NA	NA	0.00
	Attn: Bankruptcy Dept. 201 Liberty St		0.00	NA	NA	0.00
	Morris IL 60450		0.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 243,938.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	1,000.00	1,000.00	1,000.00
Zane L. Zielinski, Trustee	2200-000	NA	10.50	10.50	10.50
Associated Bank	2600-000	NA	70.00	70.00	70.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,080.50	\$ 1,080.50	\$ 1,080.50

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	1 IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #: 2 IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:		9,994,977.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 9,994,977.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	1 ABRI Credit Union Attn: Bankruptcy Dept. 1350 W Renwick Rd Romeoville IL 60446		2,200.00	NA	NA	0.00
	10 Shell/CITI Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117		2,044.00	NA	NA	0.00
	11 Synco/Amazon Attn: Bankruptcy Dept. Po Box 965015 Orlando FL 32896		845.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	12 Synch/AMERICAS TIRE Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420		690.00	NA	NA	0.00
	13 Synch/PAYPAL SMART CON Attn: Bankruptcy Dept. Po Box 965005 Orlando FL 32896		5,323.00	NA	NA	0.00
	14 Synch/Walmart Attn: Bankruptcy Dept. Po Box 965024 Orlando FL 32896		3,374.00	NA	NA	0.00
	15 TD BANK USA/Targetcred Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440		1,093.00	NA	NA	0.00
	16 Vision Financial Servi Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350		200.00	NA	NA	0.00
	2 BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 El Paso TX 79998		8,543.00	NA	NA	0.00
	3 BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 El Paso TX 79998		9,183.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	4 CAP1/Mnrds Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045		385.00	NA	NA	0.00
	5 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		4,665.00	NA	NA	0.00
	6 COMENITY BANK/Cathrins Attn: Bankruptcy Dept. 4590 E Broad St Columbus OH 43213		52.00	NA	NA	0.00
	7 COMENITY BANK/Lnbryant Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218		0.00	NA	NA	0.00
	8 COMENITY BANK/Womnwthn Attn: Bankruptcy Dept. 4590 E Broad St Columbus OH 43213		132.00	NA	NA	0.00
	9 Exxmblciti Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117		1,520.00	NA	NA	0.00
1	American Infosource Lp As Agent For	7100-000	1,093.00	1,469.63	1,469.63	265.21

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
5	Bureaus Investment Group Portfolio No 15 Llc	7100-000	385.00	621.66	621.66	112.18
6	Portfolio Recovery Associates, Llc	7100-000	845.00	1,196.43	1,196.43	215.91
7	Portfolio Recovery Associates, Llc	7100-000	5,323.00	6,439.92	6,439.92	1,162.15
3	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	1,540.00	2,444.49	2,444.49	441.13
4	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	2,044.00	3,106.65	3,106.65	560.63
2	Quantum3 Group Llc As Agent For	7100-000	845.00	899.34	899.34	162.29
TOTAL GENERAL UNSECURED CLAIMS			\$ 52,324.00	\$ 16,178.12	\$ 16,178.12	\$ 2,919.50

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	15-36735	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Ronald Kucharski				Date Filed (f) or Converted (c):	10/29/2015 (f)
	Mary Kucharski				341(a) Meeting Date:	11/30/2015
For Period Ending:	12/05/2017				Claims Bar Date:	05/11/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 34200 South Old Chicago Road Wilmington, IL 60481 (Debtor's)	252,433.00	0.00		0.00	FA
2. Household goods	1,800.00	0.00		0.00	FA
3. Books, CDs, DVDs, & Family Pictures	300.00	0.00		0.00	FA
4. Wearing Apparel	200.00	0.00		0.00	FA
5. Earrings, watch, costume jewelry	0.00	0.00		0.00	FA
6. Pension	Unknown	0.00		0.00	FA
7. 2008 Ford Explorer	4,521.00	0.00		0.00	FA
8. 2000 John Deere 4200	9,000.00	4,000.00		4,000.00	FA
9. 2013 Outback	14,725.00	0.00		0.00	FA
10. 3 Honda 250 ATV	3,110.00	0.00		0.00	FA
11. Term Life Insurance - No Cash Surrender Value	0.00	0.00		0.00	FA
12. Family Pets/Animals	0.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$286,089.00	\$4,000.00	\$4,000.00 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee has prepared and submitted the final report for review to the UST. TFR filed on October 12, 2017. Final Report set for November 17, 2017.

Initial Projected Date of Final Report (TFR): 03/31/2017

Current Projected Date of Final Report (TFR): 10/31/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-36735

Trustee Name: Zane L. Zielinski, Trustee

Case Name: Ronald Kucharski

Bank Name: Associated Bank

Mary Kucharski

Account Number/CD#: XXXXXX1551

Checking

Taxpayer ID No: XX-XXX4375

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 12/05/2017

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/14/16	8	Ronald Kuharski	Payment for Tractor	1129-000	\$500.00		\$500.00
01/11/17	8	Ronald & mary Kucharski Cashier's Check	Payment for Tractor	1129-000	\$600.00		\$1,100.00
02/21/17	8	Ron and Mary Kucharski Grundy Bank	Installment payment 3	1129-000	\$400.00		\$1,500.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,490.00
03/20/17	8	Moneygram from Ronald Kucharski	Settlement Payment	1129-000	\$300.00		\$1,790.00
04/03/17	8	Mary and Ron Kucharski Cashiers Check from Grundy Bank	Settlement Payment	1129-000	\$500.00		\$2,290.00
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,280.00
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,270.00
05/10/17	8	Ronald Kucharski	Payment for Tractor	1129-000	\$300.00		\$2,570.00
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,560.00
06/12/17	8	Mary Kucharski Grundy Bank Cashier's Check	Settlement Payment	1129-000	\$550.00		\$3,110.00
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,100.00
07/17/17	8	Ronald Kucharski Moneygram	Settlement Payment	1129-000	\$300.00		\$3,400.00
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,390.00
08/15/17	8	Ronald Kucharski Moneygram	Settlement Payment	1129-000	\$550.00		\$3,940.00

Page Subtotals:

\$4,000.00

\$60.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-36735
Case Name: Ronald Kucharski
Mary Kucharski

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1551
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4375
For Period Ending: 12/05/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,930.00
11/17/17	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,010.50	\$2,919.50
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,000.00)	2100-000			
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$10.50)	2200-000			
11/17/17	5002	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Final distribution to claim 1 representing a payment of 18.05 % per court order.	7100-000		\$265.21	\$2,654.29
11/17/17	5003	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Final distribution to claim 2 representing a payment of 18.05 % per court order.	7100-000		\$162.29	\$2,492.00
11/17/17	5004	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Distribution			\$1,001.76	\$1,490.24
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 3 representing a payment of 18.05 % per court order. (\$441.13)	7100-000			
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 4 representing a payment of 18.05 % per court order. (\$560.63)	7100-000			
11/17/17	5005	Bureaus Investment Group Portfolio No 15 Llc C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Final distribution to claim 5 representing a payment of 18.05 % per court order.	7100-000		\$112.18	\$1,378.06

Page Subtotals:

\$0.00

\$2,561.94

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-36735
Case Name: Ronald Kucharski
Mary Kucharski

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1551
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4375
For Period Ending: 12/05/2017

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/17/17	5006	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Amazon.Com) Pob 41067 Norfolk, Va 23541	Final distribution to claim 6 representing a payment of 18.05 % per court order.	7100-000		\$215.91	\$1,162.15
11/17/17	5007	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Paypal) Pob 41067 Norfolk, Va 23541	Final distribution to claim 7 representing a payment of 18.05 % per court order.	7100-000		\$1,162.15	\$0.00

COLUMN TOTALS	\$4,000.00	\$4,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$4,000.00	\$4,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$4,000.00	\$4,000.00

Page Subtotals:

\$0.00

\$1,378.06

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1551 - Checking	\$4,000.00	\$4,000.00	\$0.00
	\$4,000.00	\$4,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$4,000.00		
Total Gross Receipts:	\$4,000.00		